

FIG. 1

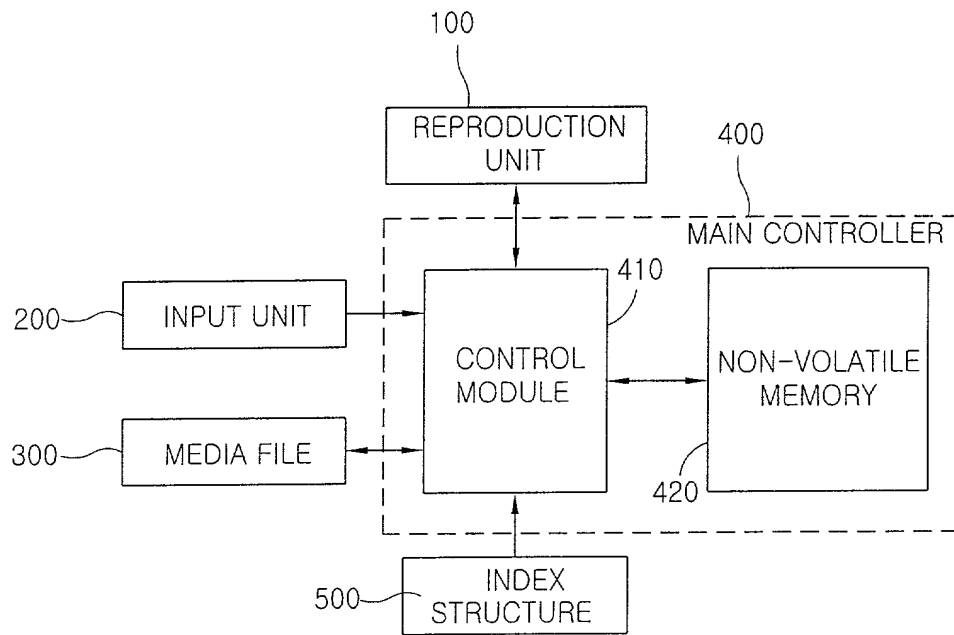


FIG. 2

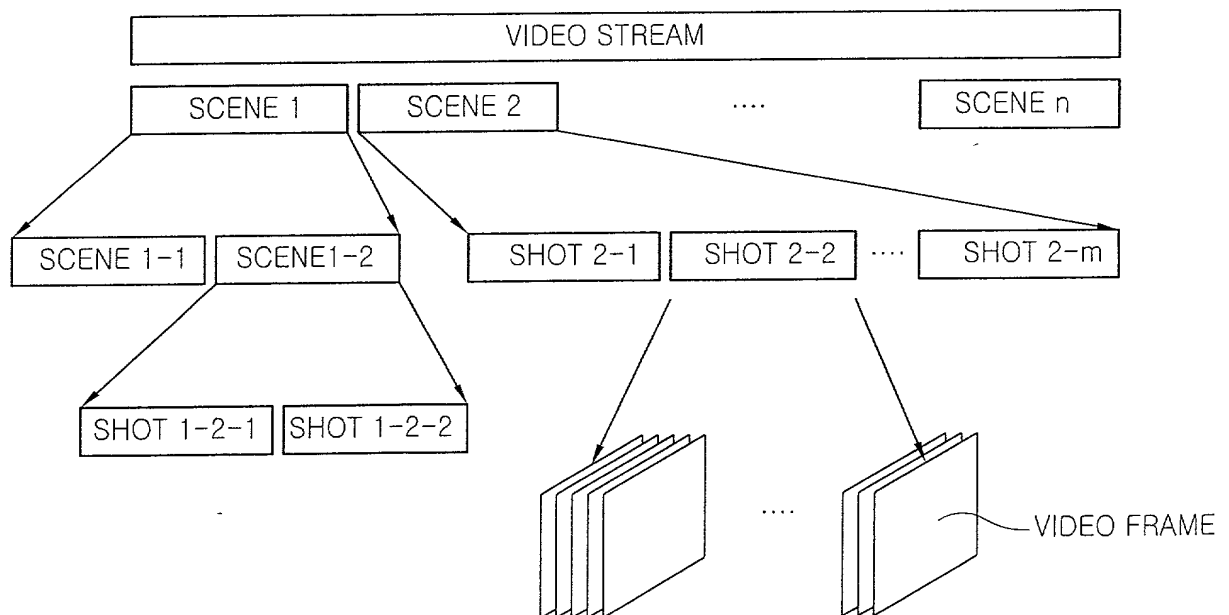


FIG. 3

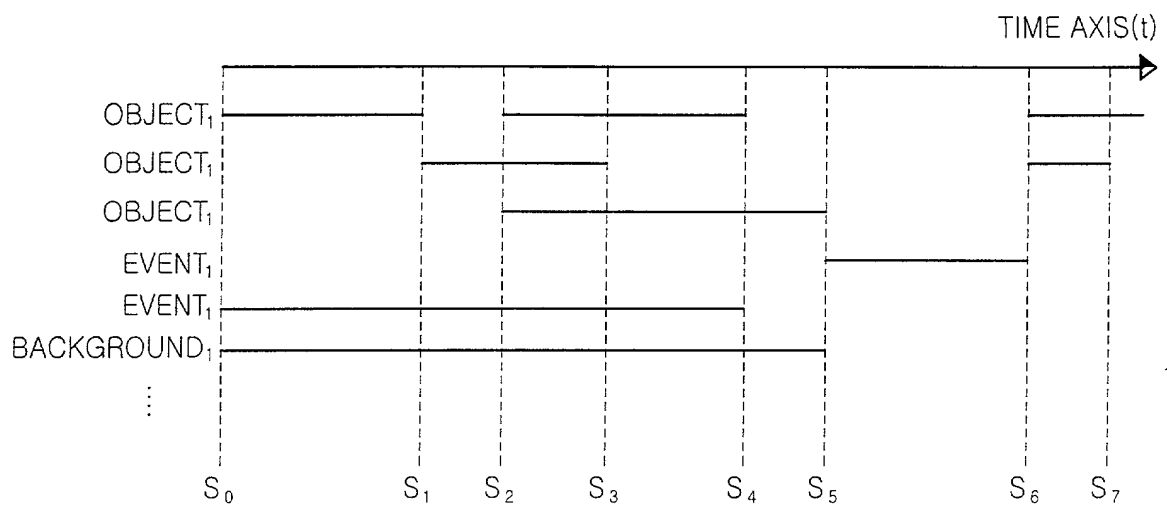


FIG. 4

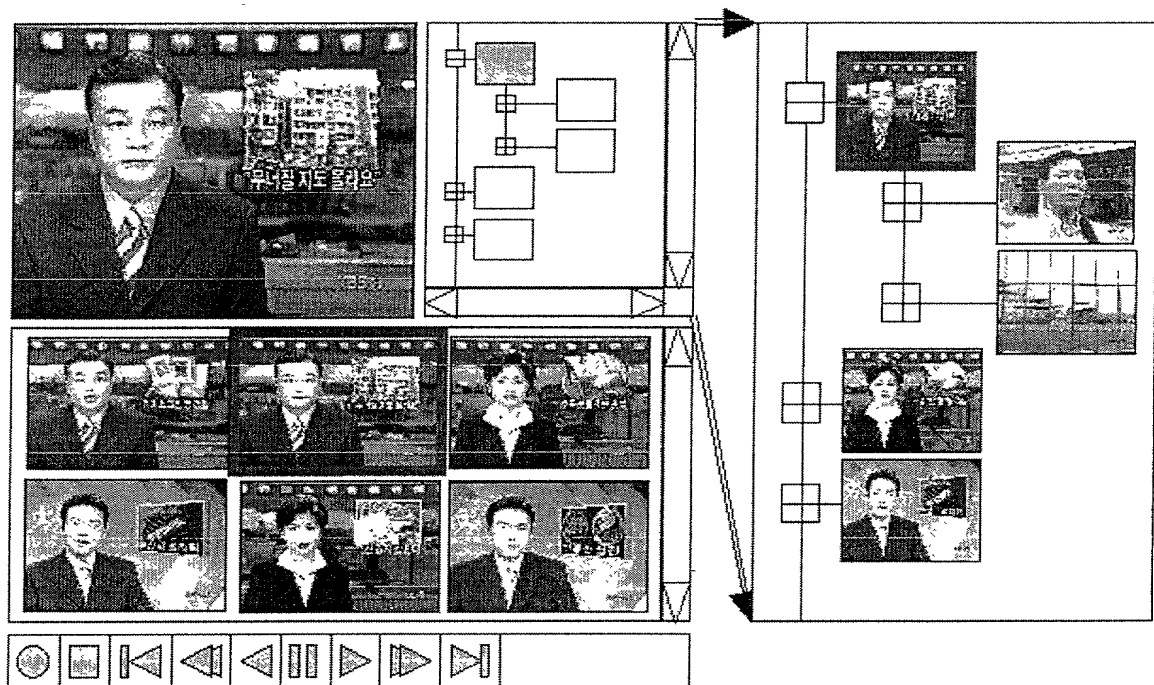


FIG. 5

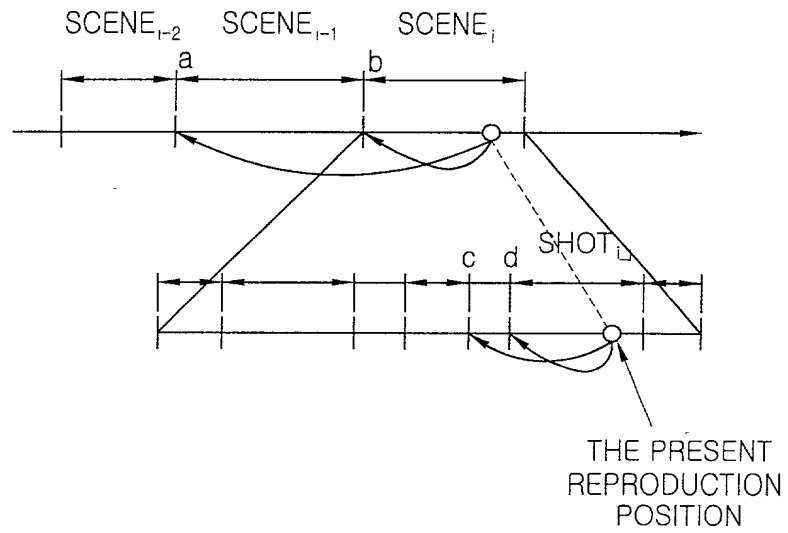
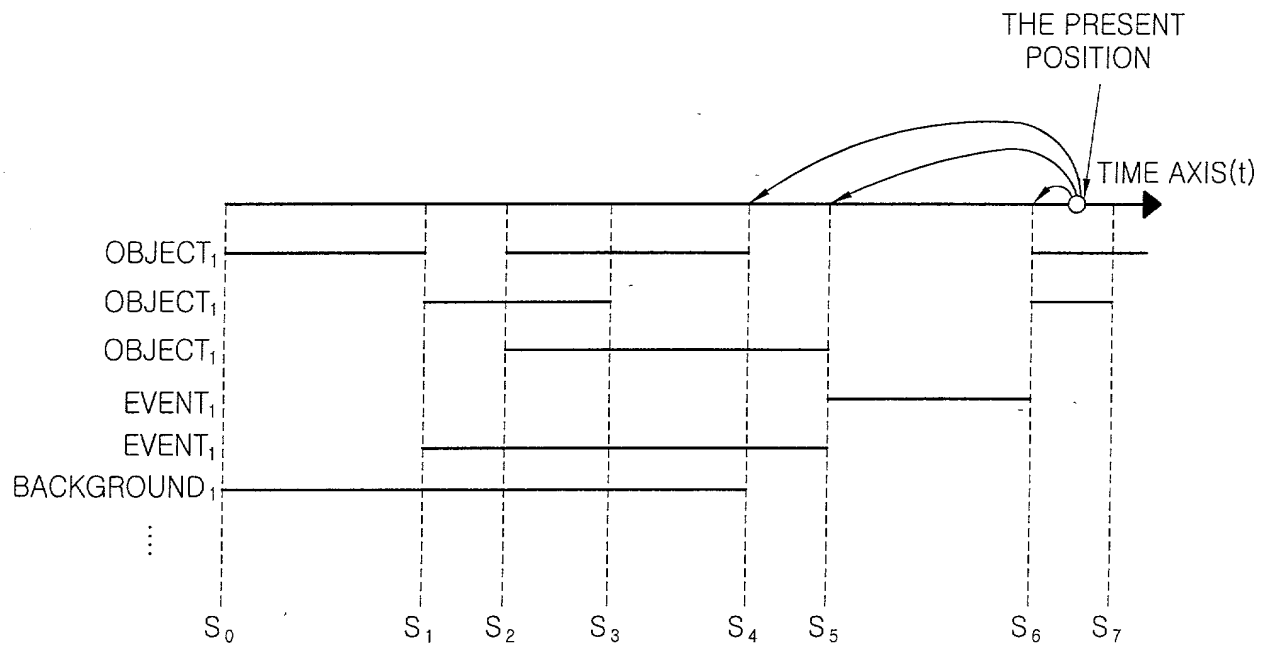
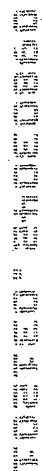


FIG. 6



Parameter	Unit	Value	Standard Error	t-value	p-value
Intercept		1.000	0.000	1.000	0.000
Age	Years	0.015	0.002	7.500	0.000
Gender	Male	0.050	0.010	5.000	0.000
Education	Years	0.020	0.003	6.667	0.000
Income	\$/Year	0.001	0.000	10.000	0.000
Health	Good	0.100	0.020	5.000	0.000
Marital	Married	0.050	0.010	5.000	0.000
Religion	Protestant	0.050	0.010	5.000	0.000
Occupation	Professional	0.050	0.010	5.000	0.000
Region	North	0.050	0.010	5.000	0.000
Time	Years	0.010	0.001	10.000	0.000
Constant		1.000	0.000	1.000	0.000



Parameter	Unit	Value	Standard Error	t-value	p-value
Intercept		1.000	0.000	1.000	0.000
Age	Years	0.015	0.002	7.500	0.000
Gender	Male	0.050	0.010	5.000	0.000
Education	Years	0.020	0.003	6.667	0.000
Income	\$/Year	0.001	0.000	10.000	0.000
Health	Good	0.100	0.020	5.000	0.000
Marital	Married	0.050	0.010	5.000	0.000
Religion	Protestant	0.050	0.010	5.000	0.000
Occupation	Professional	0.050	0.010	5.000	0.000
Region	North	0.050	0.010	5.000	0.000
Time	Years	0.010	0.001	10.000	0.000
Constant		1.000	0.000	1.000	0.000

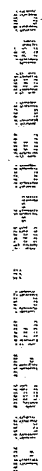


FIG. 9A

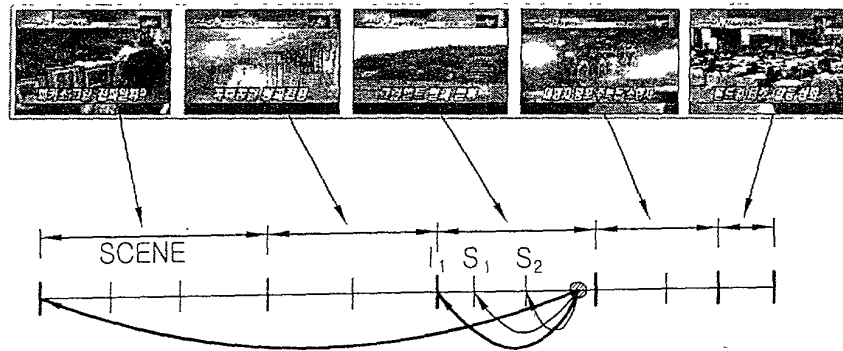


FIG. 9B

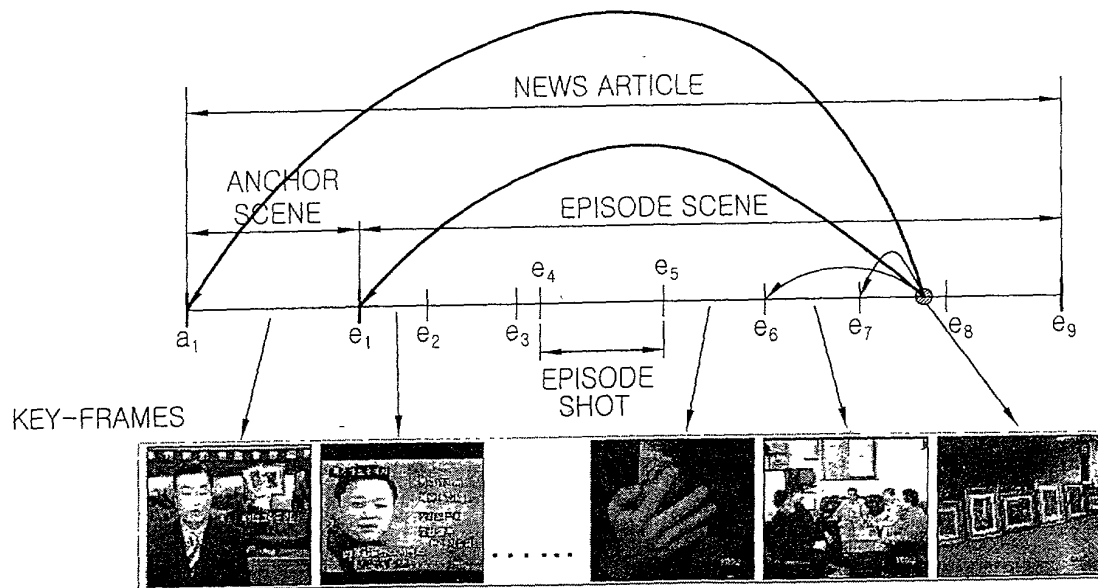


FIG. 10A

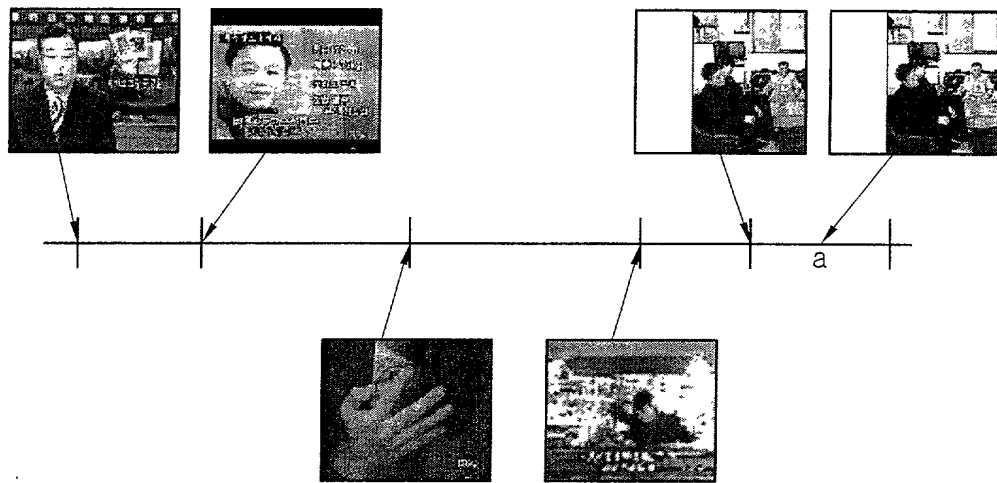


FIG. 10B

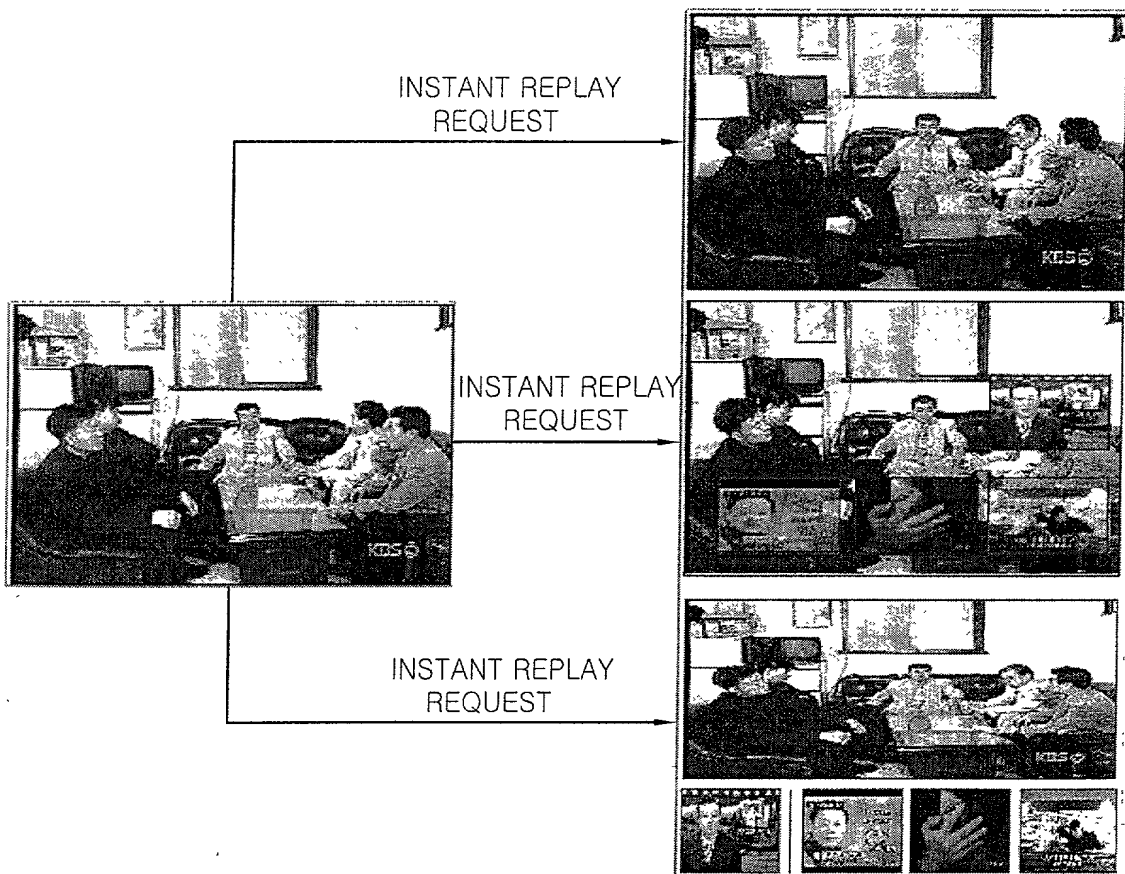


FIG. 11

